

FILED

2016 MAY 18 AM 11:30

U.S. DISTRICT COURT
NORTHERN DISTRICT OF OHIO
CLEVELAND

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

v.

BETTI J. HAVILAND

Defendant.

CASE NO.:

JUDGE:

INFORMATION

Title 18, United States Code, Section 656

The United States Attorney charges:

Count 1

(Theft, embezzlement, or misapplication by bank officer or employee: 18 U.S.C. § 656)


1. At all times relevant to this Information, Lorain National Bank ("LNB") was a federally-insured financial institution as defined in 18 U.S.C. § 20.
2. From on or about August 23, 1999 through April 6, 2015, Defendant BETTI J. HAVILAND was employed at LNB at the Olmsted Township branch, located at 27095 Bagley Road, Olmsted Township, Ohio, in the Northern District of Ohio, Eastern Division.
3. On or about June 10, 2002, HAVILAND was promoted to Vault Teller. As Vault Teller, HAVILAND was given additional trust and responsibility. Specifically, she was

responsible for keeping sufficient money in the vault to do business; shipping and receiving money to and from the Federal Reserve; supplying tellers with cash and coin; handling federal armored shipments and deliveries; and keeping the vault record book up-to-date.

4. From on or about September 28, 2007 through on or about April 3, 2015, in the Northern District of Ohio, Eastern Division, BETTI J. HAVILAND, defendant herein, being an employee of Lorain National Bank, a financial institution, with intent to injure and defraud said bank, willfully misapplied, embezzled, abstracted, and purloined approximately \$270,685 of the moneys, funds, assets and securities intrusted to the custody and care of LNB.

All in violation of Title 18, United States Code, Section 656.

CAROLE S. RENDON
Acting United States Attorney

By: 
ANN C. ROWLAND
Deputy Criminal Division Chief